

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0205

Definition of Fiduciary; Conflict of Interest Rule-Retirement Investment Advice and Related Proposed Prohibited Transaction Exemptions; Hearing and Comment Period Extension

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## General Comment

The last thing we need is another regulation defining who is a "Fiduciary". The new definition even includes the "owner" - assuming we are the "owners" since the funds came out of our paychecks - as a "fiduciary" advisor? My husband and I are quite capable of determining how to plan for and invest in our own 401Ks or IRAs for our retirement. As a matter of fact, we'd be happy to have social security privatized so we can own and invest the money that we're required to pay into social security. If it remains under our control, we can invest and take care of ourselves and leave what's left to our heirs who could add it to their own retirement funds. Kindly leave us alone. You may be from the government but you're NOT here to help! Any time the government tries to help, it goes backwards for us... we loose instead of gain. Please allow us to make our own decisions about how to invest our retirement money.